

## ABSTRACT OF THE DISCLOSURE

The invention provides a method for conducting mobile commerce by verifying user authorization at a hand held device. A transaction request is then  
5 transmitted from the hand held device. An amount and a transaction identification is transmitted from a base unit in response to the transaction request. The amount transmitted is displayed at the hand held device. A user identification and the transaction identification are then transmitted from the hand held device and a credit transaction is posted to the user identification from the  
10 base unit, as a function of the transaction identification.